



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for MidFirst Bank

In Re:

Nikeisha L. Mays,

Debtor.

Order Filed on November 4,
2019 by Clerk U.S. Bankruptcy
Court District of New Jersey

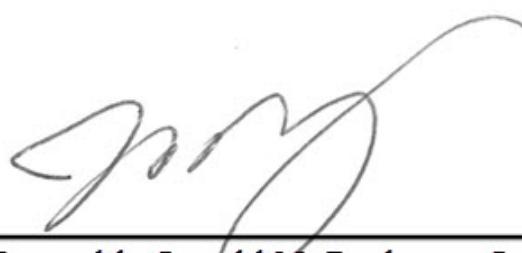
Case No.: 19-17194 JNP
Adv. No.:
Hearing Date: 7/31/19 @ 10:00 a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: November 4, 2019


Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Nikeisha L. Mays

Case No.: 19-17194 JNP

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, holder of a mortgage on real property located at 219 Florence Avenue, Atco, NJ. 08004, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Brian S. Thomas, Esquire, attorney for Debtor, Nikeisha L. Mays, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to make payments in accordance with the trial modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue in the event a loan modification is unsuccessful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Nikeisha L. Mays
 Debtor

Case No. 19-17194-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Nov 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2019.

db +Nikeisha L. Mays, 219 Florence Avenue, Atco, NJ 08004-2356

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2019 at the address(es) listed below:

Brian S. Thomas on behalf of Debtor Nikeisha L. Mays brian@brianthomaslaw.com
 Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
 summarymail@standingtrustee.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
 ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7